

Fill in this information to identify the case:

Debtor 1 Norman E. VollentineDebtor 2 Stephanie A. Vollentine
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 17-10979

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A. S/B/M First Niagara BankCourt claim no. (if known): 13Last 4 digits of any number you use to
identify the debtor's account:0 0 2 0

Date of payment change:

Must be at least 21 days after date
of this notice02/15/2023

New total payment:

\$ 609.76

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Prime Rate increaseCurrent interest rate: 6.74%New interest rate: 7.49%Current principal and interest payment: \$ 575.03New principal and interest payment: \$ 609.76**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Norman E. Vollentine
First Name Middle Name Last Name

Case number (if known) 17-10979

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Reilly Fiske
Signature

Date 01/23/2023

Print: Reilly Fiske
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company KeyBank N.A.

Address 4910 Tiedeman Road
Number Street
Brooklyn OH 44144
City State ZIP Code

Contact phone 866-325-9723

Email bk_specialists@keybank.com

History of Rate Change (KRCH)

0020 RATE CHANGE HISTORY 01/23/23 09:07:47
NE VOLLENTI 1ST PMT 01/15/11 INV 212/005 TYPE CONV. RES CNS MAN B
S VOLLENTI CUR PMT 10/15/22 PB 56340.30 IR 05.99000 GRP
PLAN: FNHC CONT TYPE: VAR/CLOSED NEXT CONT: 10/15/40 REM TERM 218 STATUS: A

SG: 01 OF 02 DATE RANGE: __/__/__ TO __/__/__ LIST:
-----* HISTORY OF RATE CHANGE *-----
BILL DT EFF DT IR IDX CDE IDX VAL SOURCE
09/21/22 08/20/22 5.99000 PRML 5.50000 INDEX
11/21/22 10/22/22 6.74000 PRML 6.25000 INDEX
01/20/23 12/22/22 7.49000 PRML 7.00000 INDEX

-----PF20: PF KEYS-----

UNITED STATES BANKRUPTCY COURT
DISTRICT OF WESTERN PENNSYLVANIA

In Re: Norman E. Vollentine,
Stephanie A. Vollentine,

Debtors

Case No. 17-10979

Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on **01/23/2023**, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtors' Attorney:

Jeffrey G. Herman

Email: JeffreyHerman@Live.com

Trustee:

Ronda J. Winnecour

Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtors:

Norman E. Vollentine

Stephanie A. Vollentine

3272 Dublin Rd
Waterford, PA 16441

/s/Reilly Fiske

Bankruptcy Specialist
KeyBank N.A.